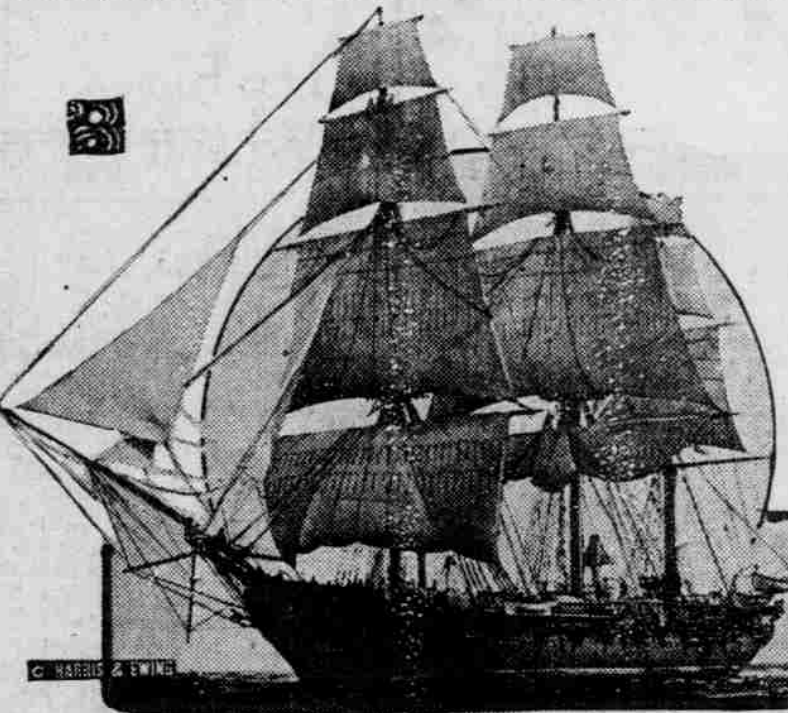


WASHINGTON TO GET THE CONSTELLATION



The U. S. S. Constellation, the second ship built by the United States navy, will probably be taken to Washington and anchored in the tidal basin in Potomac park near the statue of Admiral John Paul Jones, where it will be seen by the thousands of tourists who swarm to the national capital. Rear Admiral Victor Blue started the movement to bring the historic old fighting craft from Newport and the house naval affairs committee reported on it favorably. The white oak sides of the old vessel hold the lead of the French, with whom she grappled in 1798; of the pirates she fought in the Tripolitan war, of the British gunboats in 1812 and of the fighting craft of the Confederacy.

BOY SCOUTS' ORGANIZATION OF UNITED STATES IS ONLY FOUR YEARS OLD

American Who Was Lost in British Capital Strongly Impressed With Idea as Conveyed to Him by Youngster Who Rendered Him a Service—Possibilities of the Plan Appealed to Western Man and He Introduced It at Home.

New York.—Somehow more than forty years ago an American man found himself lost in the streets of London one night. He was going to dine at a private home in a quiet neighborhood and when a thick fog settled down he became confused, wandered this way and that and finally stood still on the pavement wondering what to do next. Then he saw some one coming toward him carrying a lantern. Nearer and nearer came the light and soon the American perceived that it was borne by a lad wearing a uniform, who stopped, saluted, and said: "I beg your pardon, sir, but can I be of service to you?"

"That's all right, sir," the lad responded. "If you will step this way I'll show you where you want to go. It's only a short distance."

The American thanked his young guide heartily and arriving at his destination tried to pay him for the trouble he had taken. But the lad declined.

"Much obliged, sir," he said, "but I can't take money for doing a good turn. That's what I am out for this foggy evening."

"How do you mean?" asked the American, instantly interested and forgetful of idiom.

"Why," the little fellow replied, "it's one of my duties—all Boy Scouts have to do a good turn to somebody every day. If they don't they fail to keep the scout's oath and have to quit. The American forgot his dinner invitation and all else for the next few minutes, for at once he grasped some-

thing of the possibilities latent in the idea of bringing up thousands of boys to perform some good turn, day after day, during their most impressionable years. What might logically happen as a result of this cumulative habit on the part of forty or fifty thousand lads in one country almost stunned him.

He fired question after question at the little chap in uniform, who stood there, lantern in hand, that drizzling, foggy night. He learned that a scout's first duty is forgetfulness of self and service to others, especially in time of danger. He learned that the corner stone was truth and honor, loyalty to God, to family, country and all placed in authority; that a scout learns how to drive out evil thoughts and desires by systematic exercise which hardens his muscles, by cool baths, by proper food and suitable clothing, and, especially by keeping his mind occupied by doing things that are interesting as well as being what older folks call

the hills back of Oakland, where the deer for most of the year's summer range, and they come within a close distance of the city. During the few weeks of the open season this hill district is secured by the hunters, and many fine bucks are found within easy walking distance of a trolley line.

Vote or Pay \$50 Fine. Albany.—Voters who fail to register or vote in a state election must pay a \$50 fine, if a bill introduced in the legislature passes.

Lighted Match Explodes Gas. Chicago.—Nicholas Henningsen, an engineer, sought a gas leak in the basement of Quinn's saloon, guided by a lighted match. Doctors at the German hospital said that he might recover.

Laughed as He Died. Trenton, N. J.—"I want a few more laughs before I go," said William Diamond, electrocuted here for murder. In the chair he shouted: "Let her go," and in an instant was dead.

French Oyster Beds Threatened. Portuguese oysters, which, according to zoologists, do not even belong to the properly called species of oysters, but to the gryphaea species, are threatening to invade the French oyster beds, and inasmuch as they are the edible dish which the French oyster makes them is regret at the prospect. The more robust Portuguese oysters some time ago supplanted the native oysters in the region of Arcachon and are likewise attacking the Marennes oysters that are so highly

appreciated. At first it was thought the danger was limited, as it was believed the southern gryphaea could not become acclimated on the British coasts. Now, however, it has been shown that the Portuguese oysters can very well live on the British coasts and they are threatening to gradually take the place of the oyster of Caudebec that have a much better taste and are more appreciated.

The third-class railway fares of India are less than a farthing a mile.

Intelligence Shown by Dog. Canine Unable to Kill Jack Rabbits by Biting, Draws Them.

Willows, Cal.—Charles H. Glenn, a millionaire rancher, tells this story about his dog: The dog a year ago was shot and its jaw broken. The fracture healed, but the jaw remained weak, and the dog is afraid to put a severe strain on it. The dog is wonderfully fleet of foot. Of

late it has amused itself by catching jack rabbits, which could not run all over the country because of high tag prices.

Many rabbits were marooned on a 500-acre dry field. After catching a dozen, which it could not kill because of its weak jaw, it plied and drooped for many hours.

"Then," said Glenn, "it seemed to have an idea. It leaped away to the chase, caught a big rabbit and carried it to the water, waded in and drowned it."

Many parts of the banana plant are used in the Malay peninsula besides the fruit. Flower heads are cooked generally in curries, and the inner part of the stem is also edible. Shoots and tops of the young plants are used instead of other vegetables. The outer sheaths are valued as elephant fodder

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When the association has a group of these mortgages it pledges them by a trust deed, and issues a series of bonds secured by the pledge of the mortgages. These bonds are then sold and usually bear an interest of from three to three and one-half per cent. The association not only pledges the association itself so that in a sense every member of the association is back of the bonds. These bonds have always brought a good price even in the most difficult times financially.

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It is characteristic of European finance that the farm values are fixed largely by consideration of the actual earning capacity of each farm. Apparently the price which a neighboring farm may bring has little to do with the value which is placed upon any particular farm. The theory is and it seems to be sound, that the value of the farm is not so much where it lies as it is what will it earn.

When the association has a group of these mortgages it pledges them by a trust deed, and issues a series of bonds secured by the pledge of the mortgages. These bonds are then sold and usually bear an interest of from three to three and one-half per cent. The association not only pledges the association itself so that in a sense every member of the association is back of the bonds. These bonds have always brought a good price even in the most difficult times financially.

The mortgage given by the land owner is not due at the end of a certain number of years, at which time the entire principal must be paid as are American farm mortgages. Instead they run for from twenty to thirty years with an agreement incorporated into the mortgage that each year the farmer must pay a certain sum of money which shall include interest and a small installment upon the principal. In this way the mortgage gradually pays off his mortgage paying little more than the amount which would in America be required as interest alone. The chief advantage to the farmer is in the fact that he is allowed to pay off the loan by making small annual or semi-annual payments. Other advantages are that he will never have to renew the mortgage which will continue to run until the payments have cleared the farm of the debt; he will never be compelled to pay any renewal commission, and will never have to go to the expense of bringing down his title or having it examined every two years, as is done under our American system.

Reiffen and Schulze-Delitzsch. The Reiffen and Schulze-Delitzsch banks are smaller community institutions, organized upon the co-operative plan, and are not operated for profit to the investor. Reiffen banks operate more particularly in the country, while the Schulze-Delitzsch banks operate largely in urban communities. The Reiffen is the most purely co-operative. While the Reiffen banks loan money for a long period of time they do not generally loan for so long a period of time as do the Landshut banks. They receive deposits from their members, paying them interest as do savings banks. The one at Cassel, Germany, which can be taken as a fair representative of its type charges 6 1/2 per cent. on short time loans. They pay 4 1/2 per cent. on deposits, which are left with them for an agreed long period of time, and 4 per cent. on deposits left for a shorter time. It is found, however, that the rate of interest varies in different places. These banks must meet the needs of the community, and they are able to compete successfully for the reason their expenses are very light, their officers usually serving without salary and since they do not wish to pay any large profits to pay off any investors as do the other banks.

Go Slow. The best rural credit system in the world, if actually in operation would not prove a cure-all for our present rural ailments. It would not get you anywhere. The farmer who has neglected his farm, who has no capital, whose terms have made no actual advance. He is just where he was before. If I am running a losing business the more money I borrow the worse off I am. If I am not producing a good product which I can sell readily and profitably, the less I put into my business the better. Rural credit without good farming and good marketing is a delusion and a snare. Easily obtained loans are no substitutes for brains and business sense and a marketing system.

Rural credit can do just one thing. It can enable a man to get possession of a farm and the equipment with which to farm. If the farming business into which the loan launches him is able to pay him back the loan has simply injured him by getting him into a losing venture. I said a loan will enable him to get possession of a farm and equipment. This possession is temporary and will be of no permanent advantage unless he makes the land and equipment his own by repaying the loan and of his honest and hard won earnings. After all it is rural earnings which spell success and good marketing conditions whether co-operative or otherwise are an absolute essential.

Over here in Germany the bankers were formerly as slow as those of America are now to meet this demand

for rural credit. So co-operative credit came and it came to stay. It does the work and it does it well. The question that is up in America is simply a question as to whether or not the American banker is going to insist that the American farmer solve his own difficulties or whether he, the banker is going to solve it for him and to his financial backer.

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